

United States Bankruptcy Court
Northern District of California

In re:
James Michael Ilchuk
Debtor

Case No. 19-41455-RLE
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-4

User: lblue
Form ID: 309A

Page 1 of 2
Total Noticed: 35

Date Rcvd: Oct 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2019.

db +James Michael Ilchuk, 5817 Ocean View Drive, Oakland, CA 94618-1534
aty +Daniel K. Fujimoto, Wolf Firm, 2955 Main St. 2nd. Fl., Irvine, CA 92614-2528
aty +Gilbert R. Yabes, Aldridge Pite, LLP, 4375 Jutland Dr. #200, P.O.Box 17933, San Diego, CA 92177-7921
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
ust +Office of the U.S. Trustee/Oak, Office of the United States Trustee, Phillip J. Burton Federal Building, 450 Golden Gate Ave. 5th Fl., #05-0153, San Francisco, CA 94102-3661
cr +JPMorgan Chase Bank, National Association, Aldridge Pite, LLP, c/o Gilbert R. Yabes, 4375 Jutland Drive, P.O. Box 17933, San Diego, CA 92177-7921
cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, The Wolf Firm, 2955 Main Street, Second Floor, Irvine, CA 92614-2528
15023951 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15001432 +Bert Fingerhut, 195 Heather St., Palo Alto, CA 94303-3002
15011229 +Bert Fingerhut, 195 heather lane, Palo Alto, Alto, CA 94303-3002
15001433 +Celeste Langan, 4310 Adelaide St., Oakland, CA 94619-2906
15001434 +Chase - Bankruptcy Dept., PO Box 24714, Columbus, OH 43224-0714
15001435 Chase Home Loans, OH4-7399, PO Box 182613, Columbus, OH 43218-2613
15001437 +EBMUD, PO Box 1000, Oakland, CA 94649-0001
15013078 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15040007 +JPMorgan Chase Bank, National Association, Chase Records Center Attn:, Correspondence Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
15001440 +Marcey Olajos, 416 Peak Trail Rd., Durango, CO 81303-6512
15038299 NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC d/b/a Shellpoint Mortgage Ser, PO Box 10826, Greenville SC 29603-0826
15001441 Northstar Location Services LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
15001442 +Radius Global Solutions, PO Box 390905, Mail code CBNK, Minneapolis, MN 55439-0905
15001443 Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
15011218 +marcey L. olajos, PO BX 2797, Durango, CO 81302-2797

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@daryalaw.com Oct 22 2019 03:38:50 Darya Sara Druch,
Law Offices of Darya Sara Druch, 1 Kaiser Plaza #1010, Oakland, CA 94612
tr +EDI: QLIBRADY.COM Oct 22 2019 07:18:00 Lois I. Brady, P.O. Box 12425,
Oakland, CA 94604-2425
smg EDI: EDD.COM Oct 22 2019 07:18:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Oct 22 2019 07:18:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg EDI: CALTAXFEE Oct 22 2019 07:18:00 State Board of Equalization, Collection Dept.,
P.O. Box 942879, Sacramento, CA 94279
15001430 EDI: ARSN.COM Oct 22 2019 07:18:00 ARS National Services, for Chase), PO Box 469046,
Escondido, CA 92046-9046
15001431 EDI: BANKAMER.COM Oct 22 2019 07:18:00 Bank of America, PO Box 982238,
El Paso, TX 79998-2238
15001436 EDI: CITICORP.COM Oct 22 2019 07:18:00 Citibank - Bankruptcy, PO Box 20507,
Kansas City, MO 64195
15036608 +EDI: CITICORP.COM Oct 22 2019 07:18:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
15001438 EDI: CALTAX.COM Oct 22 2019 07:18:00 Franchise Tax Board - Bankruptcy, P.O. Box 2952,
Sacramento, CA 95812-2952
15001439 +EDI: IRS.COM Oct 22 2019 07:18:00 Internal Revenue Service,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, Philadelphia, PA 19101-7346
15003887 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 03:45:36 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15001444 EDI: USBANKARS.COM Oct 22 2019 07:18:00 US Bank, Recovery Dept, PO Box 5227,
ML CN-OH-W15, Cincinnati, OH 45202-5227
TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Daniel K. Fujimoto on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
wdk@wolfffirm.com, faxes@wolfffirm.com
Darya Sara Druch on behalf of Debtor James Michael Ilchuk ecf@daryalaw.com
Gilbert R. Yabes on behalf of Creditor JPMorgan Chase Bank, National Association
ecfcanb@aldridgeppte.com, GRY@ecf.inforuptcy.com
Lois I. Brady loisbrady@sbcglobal.net, lbrady@ecf.axosfs.com
Office of the U.S. Trustee/Oak USTPRegion17.OA. ECF@usdoj.gov

TOTAL: 5

Debtors may request to receive Court notices and orders by email instead of U.S. mail. Sign Up at www.camb.uscourts.gov

Information to identify the case:

Debtor 1	James Michael Ilchuk		Social Security number or ITIN	xxx-xx-8283
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)			EIN	_____
	First Name	Middle Name	Last Name	Social Security number or ITIN _____
United States Bankruptcy Court	California Northern Bankruptcy Court		EIN	_____
			Date case filed in chapter	13 6/25/19
Case number:	19-41455 RLE 7		Date case converted to chapter	7 10/18/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	James Michael Ilchuk	
2. All other names used in the last 8 years		
3. Address	5817 Ocean View Drive Oakland, CA 94618	
4. Debtor's attorney Name and address	Darya Sara Druch Law Offices of Darya Sara Druch 1 Kaiser Plaza #1010 Oakland, CA 94612	Contact phone (510)465-1788
5. Bankruptcy trustee Name and address	Lois I. Brady P.O. Box 12425 Oakland, CA 94604	Contact phone (510) 452-4200 Email: _____
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1300 Clay Street, Suite 300 Oakland, CA 94612	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone: 510-879-3600 Date: 10/21/19

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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7. Meeting of creditors	November 12, 2019 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Office of the U.S. Trustee, 1301 Clay St. Room 1300N, Oakland, CA 94612
Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 1/13/20
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	